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DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

Space Above This Line For Recording Data

This document was prepared by Loan Operations, Desoto County Bank, 6040 Highway 51 N, Horn Lake, MS 38637, 662-996-1282

Return To: Loan Operations, Desoto County Bank, 6040 Highway 51 N, Horn Lake, MS 38637

INDEXING INSTRUCTIONS.

MODIFICATION OF DEED OF TRUST

DATE AND PARTIES. The date of this Real Estate Modification (Modification) is May 4, 2012. The parties, their addresses and phone numbers are:

GRANTOR:

JOE HOUCK
Spouse of Jeanie K Houck
970 Barr Road
Coldwater, MS 38618-0000
901-299-9566

TRUSTEE:

HUGH H. ARMISTEAD
6879 Crumpler Blvd. #100
Olive Branch, MS 38654

LENDER:

DESOTO COUNTY BANK
Organized and existing under the laws of Mississippi
5740 Getwell Road
Southaven, MS 38672
Telephone: (662) 393-3277

1. BACKGROUND. Grantor and Lender entered into a security instrument dated and recorded on (Security Instrument). The Security Instrument was recorded in the records of ~~State~~ ^{DeSoto} County, Mississippi at and covered the following described Property:

Joe Houck
Mississippi Real Estate Modification
MS/4JHOLLOWA00000000000625008N

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Page 1



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The property is located in ~~Tate~~ County, Mississippi.

DeSoto

0.5432 acres in the Southeast Quarter of Section 21, Township 2 South, Range 8 West, DeSoto County, Mississippi described as commencing at the intersection of the center line of Tulane Road with the center line of Nesbit Road a point commonly accepted as the Southeastern corner of said Section 21; thence run South 89 deg. 45 minutes 29 seconds West a distance of 353.44 feet to a point in the center line of said Nesbit Road; thence run North 00 deg. 45 minutes 56 seconds West a distance of 40 feet to a point in the North right-of-way of said Nesbit Road and the point of beginning of the herein conveyed tract; thence North 3 deg. 30 minutes East 194.4 feet to a point; thence North 83 deg. 30 minutes West 117.25 feet to a point; thence South 3 deg. 44 minutes 28 seconds West 208.25 feet to a point; thence North 89 deg. 45 minutes 29 seconds East 118.2 feet to the point of beginning and containing 0.5432 acres.

2. MODIFICATION. For value received, Grantor and Lender agree to modify the Security Instrument as provided for in this Modification.

The Security Instrument is modified as follows:

A. Secured Debt. The secured debt provision of the Security Instrument is modified to read:

(1) Secured Debts. The term "Secured Debts" includes and this Security Instrument will secure each of the following:

(a) Specific Debts. The following debts and all extensions, renewals, refinancings, modifications and replacements. A promissory note or other agreement, No. 60925, dated July 22, 2011, from Grantor to Lender, with a modified loan amount of \$51,224.87 and maturing on January 4, 2015. Book 3,323, Page 651.

(b) Sums Advanced. All sums advanced and expenses incurred by Lender under the terms of this Security Instrument.

3. WARRANTY OF TITLE. Grantor warrants that Grantor continues to be lawfully seized of the estate conveyed by the Security Instrument and has the right to irrevocably grant, bargain and sell the Property in trust to Trustee, with power of sale. Grantor also warrants that the Property is unencumbered, except for encumbrances of record.

4. CONTINUATION OF TERMS. Except as specifically amended in this Modification, all of the terms of the Security Instrument shall remain in full force and effect.

SIGNATURES. By signing, Grantor agrees to the terms and covenants contained in this Modification. Grantor also acknowledges receipt of a copy of this Modification.

GRANTOR:


 Joe Houck
 Individually

Joe Houck
 Mississippi Real Estate Modification
 MS/4JHOLLOWA00000000000625008N

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Page 2



LENDER:

Desoto County Bank

By

Elizabeth Thomas, SVP/Commercial Lender

ACKNOWLEDGMENT.

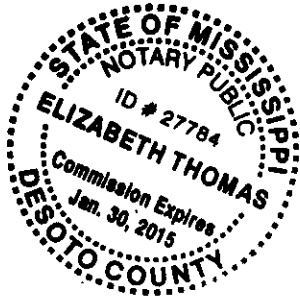
(Individual)

County OF Desoto, State OF Mississippi ss.

Personally appeared before me, the undersigned authority in and for the said county and state, on this 4th day of March, 2012, within my jurisdiction, the within named Joe Houck who acknowledged that he/she/they executed the above and foregoing instrument.

My commission expires:

(Notary Public)

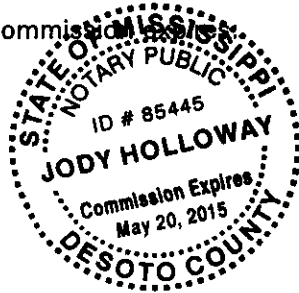


(Lender Acknowledgment)

County OF Desoto, State OF MS ss.

Personally appeared before me, the undersigned authority in and for the said county and state, on this 4th day of May, 2012, within my jurisdiction, the within named Elizabeth Thomas, who acknowledged that he/she/they is/are SVP/Commercial Lender of Desoto County Bank, a corporation, and that for and on behalf of the said corporation, and as its act and deed he/she/they executed the above and foregoing instrument, after first having been duly authorized so to do.

My commission



[Signature]
(Notary Public)

